



Preventing Senior Fraud

Nebraska Senior Anti-Fraud Education Program

NEBRASKA DEPARTMENT OF JUSTICE
ATTORNEY GENERAL DOUGLAS J. PETERSON





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Our Mission

Nebraska Senior Anti-Fraud Education (SAFE) Program

To prevent the victimization of Nebraska's seniors by arming them with tools to guard against consumer fraud.



A letter from Attorney General Douglas J. Peterson

Dear Fellow Nebraskans,

Unfortunately, there are scam artists across the country and around the world attempting to defraud Nebraskans every day. This is especially true within our state's senior population.

Nationally, one out of every four fraud complaints is submitted by a senior (age 60+). But seniors are the least likely to report exploitation and abuse. Estimates suggest less than 15% of elder abuse cases ever come to the attention of authorities. Our seniors are under attack and suffering because of it.



DOUGLAS J. PETERSON
ATTORNEY GENERAL, STATE OF NEBRASKA

These attacks take their toll. According to a long-term study reported in the Journal of the American Medical Association, "elder financial abuse is associated with shorter survival in older adults."

Elder fraud and abuse is more than a frustration and nuisance, it is a real threat and one that is impacting not only quality of life but length of life as well. For sake of families and our collective future, we must fight back.

Education is the best weapon we have in waging the fight. This guide includes information on how to spot, stop and avoid potential loss if you or someone you know is a target of fraud.

Should you experience uncertainty, have feelings of fear or concern, or just wish to pose a question, please call our Consumer Protection Division and let us be of service. We are here to protect and help you.

In the meantime, trust your instincts. If something seems too good to be true, it probably is.

Sincerely,

Douglas J. Peterson
Attorney General

If you respond to a foreign lottery letter or phone call, your name might be placed on "sucker lists."



Foreign Lottery and Sweepstakes Scams

Scam operators — often based in Canada or the Caribbean — are using the telephone and direct mail to entice U.S. consumers to buy chances in high-stakes foreign lotteries from as far away as Australia and Europe. These lottery solicitations violate U.S. Law, which prohibits the cross-border purchase of lottery tickets by phone or mail.



Be careful! Most promotions for foreign lotteries are likely to be phony. In addition, lottery scammers may pressure you to send money immediately via wire transfer or prepaid card. They may even use your bank account numbers to make unauthorized withdrawals or credit card numbers to run up additional charges.

If you respond to a foreign lottery letter or phone call, your name might be placed on "sucker lists" that fraudulent telemarketers buy and sell, allowing other fraudsters to hassle you with more bogus offers for lottery, merchandise or so-called investment opportunities.

Look for the “Red Flags” – warning signs that may indicate a scam:

- **Phantom Riches:** News of an offer sounding too good to be true, but one with strings attached.
- **Urgency:** You are pressured to make an immediate decision, take immediate action.
- **Payment via Money Transfer:** Upfront payment is required prior to receiving your free prize, a payment made via wire-transfer or, increasingly, prepaid card.
- **Probes for Personal Identifying Information:** You are asked to reveal personal information including Social Security number, date-of-birth, bank account information, credit card number(s), Drivers License number, or pass-word-related information.

What you can do to protect yourself:

- Ignore all mail and phone solicitations for foreign lottery promotions. You cannot win a contest you did not enter.
- Screen your calls using Caller ID and related services like Anonymous Call Rejection and Selective Call Rejection. Limit your exposure by remembering: “If Caller Unknown, leave it alone!”
- Don’t give out your credit card and bank account numbers and never wire money to someone you haven’t met.
- Just hang up the phone. It’s okay to be rude!

*If you suspect a scam,
hang up. It's the best way
to protect yourself.*



Telemarketing Scams

Every year, thousands of people lose money to telephone scams — from a few dollars to their life savings. Scammers will say anything to cheat you out of money. Some seem very friendly, calling you by your first name, making small talk, and asking about your family. They may claim to work for a company you trust, or may send mail or place ads to convince you to call them.

Remember: If an offer sounds too good to be true it probably is. In your excitement, you could be setting yourself up for a number of outrageous fees and charges, many of them hidden.



Look for the warning signs that may indicate a scam:

- You receive a call or email alleging a family member is in trouble and you must send them money immediately.
- You are asked to give confidential information such as your Social Security number, date-of-birth, bank account or credit card numbers.
- You are required to pay shipping and handling or other fees for a FREE prize.
- You receive a telemarketing call before 8:00 a.m. or after 9:00 p.m.

How they hook you:

- **Credit and loans.** Advance fee loans, payday loans, credit card protection, and offers to lower your credit card interest rates are very popular schemes, especially in an uncertain economy.
- **Extended car warranties.** Scammers find out what kind of car you drive, and when you bought it so they can urge you to buy overpriced — or worthless — plans.
- **Travel Packages.** “Free” or “low cost” vacations can end up costing a bundle in hidden costs. Some of these vacations never take place, even after you’ve paid.
- **Computer technical support.** You receive a call from someone claiming to be a computer tech associated with a well-known company like Microsoft. They say they’ve detected viruses or other malware on your computer and trick you into giving them remote access or paying for software or a “fix” you don’t need.

What you should do if you suspect a scam:

- Resist all pressure to make a decision immediately.
- Hang up. The longer a scam artist is allowed to talk, the more likely you may be to buy.
- Never give out confidential information over the phone to a person or company you do not know or with whom you have not had a previous relationship.
- Get all information in writing before you agree to buy.
- Don’t pay for something just because you’ll get a “free gift.” Don’t agree to any offer for which you have to pay an administration, registration or shipping fee to get a prize or gift.
- Don’t send cash by messenger, overnight mail, wire transfer, or prepaid card. If you use cash or a money transfer — rather than a credit card — you may lose your right to dispute fraudulent charges. The money will be gone.
- Unless you initiate the phone call, NEVER give personal information over the phone, even if the caller asks you to “confirm” this information. It’s a trick.

They call with promises to help the needy, but simply pocket the money instead.



Charity Fraud

Fortunately, many people like to give with an open heart to help others in need. Unfortunately, this creates a climate ripe for scam artists and fake charity scams. They know they can tug at our heart-strings — and rake in the cash.

Charity fraud occurs when an individual or group deliberately misrepresents its fundraising intentions or solicits funds for phony causes. Fraudulent fundraisers use many of the same techniques as reputable fundraisers, but they may do so in a questionable or illegal way (e.g., a telephone call with a high-pressure appeal, a mailing that promises special favors or a prize in exchange for a donation).

Some charities operate just inside the law but outside of ethical boundaries, spending an excessive amount on fundraising and administrative costs but still contributing a legally acceptable percentage of donated funds to the programs.



Look for the warning signs that may indicate a scam:

- The charity refuses to give you full details about the group's identity, mission, costs, and how it will use your donation.

- The charity cannot, or will not, send you a brochure or donor form, or does not have a website you can visit. If they do have a website it appears hastily constructed.
- You are asked to give or send cash or transfer money by wire or prepaid card.
- During a telemarketing call, you are asked to give confidential information such as a bank account or credit card number.

How they hook you:

The following fundraising techniques are questionable and, in some cases, illegal:

- **Sound-alike names:** Fraudulent charities take names very similar to those of high-profile charities known and trusted by the public.
- **Emotional appeals:** Either verbal or written, they often involve graphic descriptions of need to play on your sympathy.
- **High-pressure tactics:** A solicitor urges you to give money (usually cash) immediately, before you even have a chance to review the information.
- **Deceptive bills and invoices:** These claim that an amount is owed or promised to a particular charity when no such commitment was made.
- **Prize offers:** You are told you have won a contest and are eligible for a prize (usually worthless) if you make a donation to a charity.
- **Unsolicited Gifts:** Usually just tokens, these “gifts” are enclosed in direct mail solicitations to make you feel obligated to give something back.

What you should do if you suspect a scam:

- To find out if a charity is legitimate, log on to www.give.org, the website of the Better Business Bureau's Wise Giving Alliance, or visit the websites of charity watchdog evaluators www.charitynavigator.org or www.guidestar.org.
- Ask for a brochure or other written materials to be sent to you in the mail.
- Ask for the name, address, and phone number of the charity and for a copy of the charity's tax exempt letter indicating its IRS status. You can't claim a tax-deductible donation if the charity does not have one.
- Ask how your money will be used, and what percentage of your donation goes directly to the cause. Legitimate charities will have ready answers because they are used to the question.
- Never give cash. Make your contribution in the form of a check payable to the full name of the charity.
- Don't give out your Social Security number. A charity does not need it in order for you to claim a tax deduction.



Don't respond to incoming phone calls requesting your personal information.



Identity Theft

Identity Theft is the number one consumer complaint nationally. It is a large and growing problem for all demographics in society, nowhere more so than with seniors. Cases involving government documents and benefits — including Medicare & Medicaid and tax returns — are rising fastest followed by new account origination (bank accounts and credit cards) and utility bills including those for cable TV and cell phones. Seniors are targeted because they generally carry less debt thus deeming them a lower risk for creditors. A criminal applying for credit using an older victim's information is more likely to be approved.



Look for the warning signs that may indicate a scam:

- Many, odd, small charges on your credit cards.
- Receiving credit cards you did not apply for.
- A notable decrease in mail including your no longer receiving routine bills.
- Changes in your utility bills or new bills for properties you do not own.

- Calls and letters from debt collectors regarding debts from purchases you did not make.
- A high number of new inquiries (attempts to secure new credit) on your credit report.
- You are denied credit.

How they hook you:

- **Phishing.** Phishing is a form of misrepresentation designed to dupe you into revealing your confidential information. It comes in a variety of forms often appearing as messages from businesses you trust. The message content may pertain to an account suspension or interruption, service confirmation, or the availability of free gift cards.
- **Steal your mail.** Identity thieves are prone to stealing mail looking specifically for pre-approved credit card and insurance offers.
- **Family, Friend or In-home Employee.** Identity theft data consistently points to the high likelihood of your knowing the identity thief. More than half the time, the thief is a family member, friend or neighbor, in-home employee (e.g., house cleaner or home health care worker), or someone at a business you frequent. They violate your trust by accessing and using your personal information.
- **Skimming.** Skimming is a form of embezzlement in which the information on a credit card is copied then loaded onto a fake card to be used fraudulently. It most frequently occurs in retail establishments including restaurants and at the gas pump.

What you should do if you suspect a scam

- Don't carry your Social Security or Medicare card in your wallet. Make copies and use a permanent marker to black out the first five digits of your SSN on the photocopies.
- Be wary of requests by phone for your personal information. Seniors are often the target of phone scams. Don't respond to incoming phone calls from strangers requesting your personal information. Be especially wary of calls from alleged government agencies needing to "confirm" your Medicare & Medicaid number.
- Secure your information. Keep all of your sensitive personal documents, including financial documents, in a safe, secure, locked place.
- Shred it. Shred personal and financial records with a microcut shredder before throwing them away.
- Protect your computer. Consult with a computer professional to make sure your computer system is secure. Install antivirus software, anti-spyware, and firewall software to prevent cyber-programs that steal personal information.
- Check your credit regularly. Request a free credit report via www.annualcreditreport.com on a regular basis. You can request one free credit report per year from each of the three major credit reporting agencies thereby allowing you to check your credit three times per year for free. Staggering these requests every 120 days or approximately four months apart is recommended.

Never give your account numbers to someone you don't know or trust.



Investment Fraud

Seniors lose millions each year in “get rich” schemes that promise high returns with low or no risk. Many of these scams are perpetrated by people posing as licensed investment professionals, estate planners, prepaid funeral consultants, or salespeople with an “incredible business opportunity.” Unfortunately, many of these businesses are robbing seniors of their hard-earned retirement funds.



Look for the warning signs that may indicate a scam:

- Offer of a free financial analysis or overview to help ensure you are financially stable to make an investment and provide tax implications.
- High-pressure sales tactics to rush you into a decision and send money immediately (by overnight courier or money transfer) to secure your stake in their “sure-fire” investment.
- Vague information about the nature of the investment focusing instead on the money you’ll make.
- Requests for your bank account, Social Security, or other private account numbers. This information is rarely, if ever, needed and should never be given to someone you don’t know or trust.

How they hook you

There are lots of different money-making schemes out there. A good rule of thumb is "don't buy what you don't understand."

If you are considering an investment, it's best to know the possible pitfalls.

- **Government Grants.** Whether it's an ad claiming you will qualify to receive a "free grant" to pay for education costs, home repairs, home business expenses, or unpaid bills, or a phone call from an alleged government agency or some other organization with an official sounding name, the claim is the same: your application for a grant is guaranteed to be accepted, and you'll never have to pay the money back.
- **Seminars.** You receive a letter, phone call, email, or see an ad or infomercial promoting a seminar that promises to help you make a lot of money. The "success stories" and testimonials seem to show almost anyone can make money if they just follow a few steps.
- **Oil and Gas Investments.** You receive repeated unsolicited phone calls hyping the profitability of an oil and gas opportunity or other esoteric investment that can't miss, poses minimal risk, and is a special private deal open only to a lucky few chosen investors.
- **Gold, Bullion or Collectible Coins.** You see ads on TV, online, and hear them on the radio touting gold, bullion, and collectible coins as solid investments especially in times of economic uncertainty. Many promoters don't deliver what they promise and make false or exaggerated claims about content, grading, rarity, current value, or buy back options.

What you should do if you suspect a scam:

- Take your time. When making a decision about investments, consult with someone you can trust to collaborate on your investment decisions.
- Do some research. It's best to get an independent appraisal of the specific asset, business, or investment you're considering.
- Be skeptical. Sales representatives should tell you the risk of particular investments. Honest risk disclosures say you could lose your whole investment. Be particularly suspicious of sales pitches that play down risk or portray written risk disclosures as routine formalities required by the government.
- Find out who you're dealing with. Can you find published information about the company in which you're investing or someone you trust who has heard of the company? Do an internet search with the name of the company and words like review, scam, or complaint.
- Get details. Get the track record of the company you're considering investing in and the background of the people promoting it. Also, legitimate companies account for investors' money at all times. Ask for written proof of how much of your money is going to the actual investment and how much is going to commissions, promoters' profits, and marketing costs.

Legitimate companies don't charge people to work for them; they pay people to work for them.



Bogus Business and Job Opportunities

Looking for a part-time job or extra income to support you in your retirement? Ever thought about starting your own business? Buying into a business opportunity that makes big claims about what you can earn might sound like the answer.

But don't sign up just yet. Scammers push empty promises of wealth from ideas so detailed and timely that the deal just has to be legit ... at least, that's what they want you to think! Take the time to ask the questions that can keep you from getting ripped off.



Look for the warning signs that may indicate a scam:

- A company or person claims they can offer you "guaranteed" job placement or a "risk free" business opportunity.
- You are required to pay an up-front fee for a business plan or other materials associated with an opportunity.
- You receive information about a job which only requires you to transfer money for someone else.
- Promises of guaranteed income or very large returns with little work.

How they hook you

- **Medical Billing:** Ads in the classified sections of local newspapers and giveaway shopper's guides tell you that the processing of medical claims is a lucrative business. You are charged a fee of hundreds, even thousands of dollars to be provided everything you need to launch your business. Few consumers who pay for medical billing opportunities ever find clients or make any money.
- **Envelope Stuffing:** Promoters advertise that for a "small" fee, they'll tell you how to earn big money stuffing envelopes at home. Promises of big earnings through envelope-stuffing are false. The promoters rarely pay anyone.
- **Assembly or Craft Work:** Ads state you can make money assembling crafts or other products at home. You invest hundreds of dollars for equipment or supplies or spend hours producing goods for a company that has promised to buy them only to find the company doesn't pay you — supposedly because your work isn't "up to standard."
- **Rebate Processing:** An ad or email says you can earn big money by helping to process rebates. The fee for training, certification or registration is nothing compared to what you'll supposedly earn processing rebates from home. What you get is poorly written and useless training material. There are no rebates to process and few people ever see a refund.
- **Government Job Scams:** Ads in newspaper classified sections or online offer — for a fee — to help you find

and apply for federal jobs. The company running the ad sounds like a federal agency. You're charged a fee for your application and study materials — for a job that never materializes.

- **Mystery Shopper Scams:** Newspaper ads and emails create the impression that mystery shopping jobs (i.e. jobs evaluating the quality of retail service) are a gateway to a high-paying job with reputable companies. You first must register and pay a fee. The registration and certification is almost always worthless. Often, your first job is to evaluate the effectiveness of a money transfer service. You will unknowingly be given a fake check, told to deposit it in your bank account, withdraw the same amount in cash and send it by wire transfer to a third party. The check will bounce and you will be on the hook for the full amount.

What you should do if you suspect a scam:

- Do your research before you commit to any money-making opportunity. By law, business opportunity promoters must give you certain information before you hand over any money.
- Remember: legitimate companies don't charge people to work for them; they pay people to work for them.
- Avoid opportunities that require you to deposit checks into your personal bank account, withdraw the amount in cash, and wire it to a third party. The check is a fake. You will be responsible for paying back the bank.

Never give your bank account, Social Security number or other identifying information over the Internet.

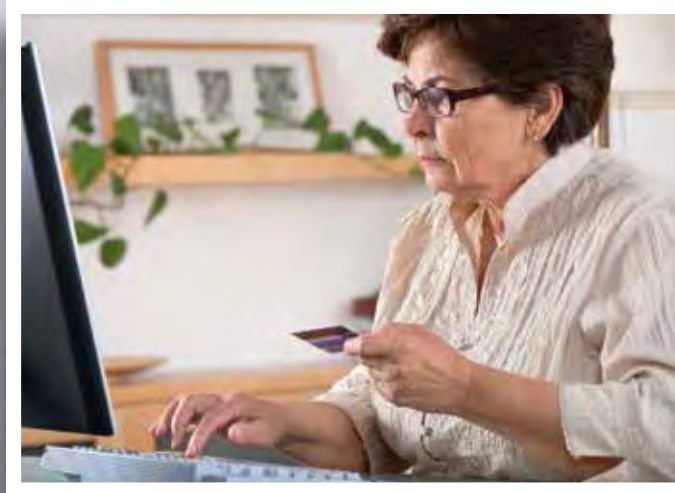


Internet Scams

Seniors are one of the fastest growing groups of online users. Internet criminals use high tech scams, product offers, or fear tactics to deceive seniors into disclosing credit card numbers, bank account information, or Social Security numbers.

Look for the warning signs that may indicate a scam:

- You receive an urgent email or telephone call telling you that your account with a financial institution is in some type of jeopardy and needs your immediate response — including critical account or other numbers.
- When making online purchases, the website you are using does not offer a secure connection when processing sensitive information such as your credit card number, address, etc.
- You receive a phone call or pop-up message on your computer screen telling you that your computer is infected with a virus. You are then directed to download a program to fix the problem (which you either pay for or which really is a virus).
- You find an online distributor — typically in Canada — willing to sell you medications at a steep discount and without a prescription.



What you should do if you suspect a scam:

- Delete unsolicited emails. Legitimate companies will never send you pertinent information by email. Never click on links embedded within these messages.
- Call the institution sending the email. Use a number other than the one provided in the email to verify if the message sent to you is legitimate.
- Do not disclose sensitive personal information. Any person who sends you an email asking for sensitive information, such as your bank account number or Social Security number, is up to no good. Never, ever give anyone your credit card over email.
- Know the following before you buy:
 - The company from whom you are buying;
 - The specific product you are buying;
 - The company's shipping and handling charges;
 - The company's return policy; and
 - The privacy policy regarding your purchase.
- Look for the lock: Never buy anything online using your credit card from a site that doesn't have secure encryption installed. You'll know if the site is secure because the URL for the site will start with https://. An icon of a locked padlock will appear either right next to the URL or in the status bar at the bottom of your web browser.
- Inoculate your PC. Protect against viruses and malware with regular updates to your operating system software and antivirus program. If you don't have an antivirus

VIRUS

program, talk to someone you trust about safely downloading one of the many excellent programs available online for free.

- Look for the Seal of Approval. Reputable online pharmacies will have a seal of approval called the Verified Internet Pharmacy Practice Site (VIPPS), provided by the Association of Boards of Pharmacy in the United States. Be aware that product promotions or cost reductions and other “special deals” may be associated with counterfeit product promotion.



*Be extra cautious
when opening your
home to a stranger.*



Home Repair Scams

If someone who claims to be a repair expert or contractor knocks on your door and tells you they noticed your home needs a repair and offers you a steep discount or other “deal,” be skeptical. You could end up the victim of work started but never completed or shoddy workmanship for a job that did not need to be done at all.



Look for the warning signs that may indicate a scam:

- An unsolicited “contractor” knocks on your door saying they were working in the neighborhood and have “extra material” they didn’t use for which they will offer you a special deal available that day only.
- The “contractor” is unable to show proper identification, such as a permit allowing them to do the type of specialized home repair, and refuses to provide an estimate or references.
- You are pressured to make a decision immediately.
- A demand for up-front payment is made for services either not yet performed or incomplete.
- A small repair suddenly becomes a big problem.

What you should do if you suspect a scam:

- Refuse to purchase services from any contractor who shows up uninvited at your house.
- Never agree to have work done on the spot. Determine what you want done and seek qualified contractors.
- Use a local, well-established contractor. Ask for references and check with other customers to find out if they were satisfied with the work performed.
- Shop around for a good price. If you are having major work done, get several competitive bids in writing. Be wary of any bid that seems too good to be true.
- Do not pay the full amount up front or other unreasonable advance sums. Negotiate a payment schedule tied to the completion of the job and pay by check or credit card. Do not pay with cash.
- If a contractor pressures you to buy his services, look elsewhere for your home repair needs.
- Check for qualifications like licensing. The Nebraska Contractor Registration Act requires contractors and subcontractors doing business in the state to register with the Nebraska Department of Labor. You can search all currently registered contractors and subcontractors on the Nebraska Department of Labor's website at www.dol.nebraska.gov or by calling (402) 471-2239.

You can eliminate a vast majority of unwanted junk mail and phone calls.



Reduce Junk Mail and Unwanted Telemarketing Calls

Americans receive nearly 80 billion pieces of advertising mail every year. If you want to reduce unwanted mail or telemarketing calls, you can do something about it.

What you should do:

Mail

You can eliminate your junk mail. The Direct Marketing Association's (DMA) Mail Preference Service (MPS) lets you opt out of receiving unsolicited commercial mail from many national companies for five years. When you register with this service, your name will be put on a "delete" file and made available to direct mail marketers and organizations. This will reduce most of your unsolicited mail. However, your registration will not stop mailings from organizations that do not use the DMA's Mail Preference Service.

To register with the DMA's Mail Preference Service, go to **www.dmachoice.org**, or mail your request with a \$1 processing fee to:

DMAchoice
Direct Marketing Association
P.O. Box 643
Carmel, NY 10512



Email

The DMA also has an email Preference Service (eMPS) to help you reduce unsolicited commercial emails. To opt out of receiving unsolicited commercial email from DMA members, visit www.dma-choice.org. Registration is free and good for six years.

Telemarketing

The federal government's National Do Not Call Registry is a free, easy way to reduce the vast majority of telemarketing calls you get at home. The exceptions are political calls, charitable calls, and marketing research/survey calls. All three are exempted from the registry. Scam calls are a fourth exemption since the bulk of these calls originate from outside the United States and exploit technology to deceive consumers and escape detection by legal authorities.

To register your phone number or to get information about the registry, visit www.donotcall.gov, or call 1-888-382-1222 from the phone number you want to register. The registry works for both landline and cell phones. You will get fewer telemarketing calls within 31 days of registering your number.

Provided you do not move or obtain a different telephone number, you do not need to register more than once. The registry does not expire. Telephone numbers on the registry will only be removed when they are disconnected and reassigned, or when you choose to remove a number from the registry.

Consumer Reporting Companies (Credit and Insurance)

If you don't want to receive prescreened offers of credit and insurance, you have two choices: You can opt out of receiving them for five years or opt out permanently.

To Opt Out for Five Years: Call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit www.optoutprescreen.com. The phone number and website are operated by the consumer reporting companies.

To Opt Out Permanently: You may begin the permanent Opt-Out process online at www.optoutprescreen.com. To complete your request, you must return the signed Permanent Opt-Out Election form, which will be provided after you initiate your online request.

When you call or visit the website, you'll be asked to provide certain personal information, including your name, Social Security number, date of birth and home telephone number. The information you provide is confidential and will be used only to process your request to opt out.

If you do not have access to the Internet, you may send a written request to permanently opt out to each of the major consumer reporting companies (i.e., Equifax, Experian, and TransUnion). Make sure your request includes your name, Social Security number, date of birth and home telephone number. For your protection, it is recommended the request be sent Registered Mail or Certified Mail.





Top Consumer Tips

- If it sounds too good to be true, it probably is.
- Everyone, regardless of age, sex, education level, financial situation or where they live, is a potential victim — including seniors.
- Seniors may be targeted more because they are perceived by scam artists to have more free time, a willingness to talk, or may be more trusting.
- Be direct, rude if you have to be. Don't be afraid to hang up the phone or shut the door on unwanted solicitations.
- Concede frustration and embarrassment but do not feel ashamed should you fall victim to a scam artist's tactics. They are professionals skilled in the art of persuasion.
- Should you be scammed, do not neglect reporting it. We know underreporting occurs. The emotional toll associated with non-reporting can be devastating. We encourage you to report as we and many other resources are here to help in the recovery and referral process.
- Never pay money up front to collect a prize. Free is free.
- Be aware that wiring money is just like sending cash. Once you send it, it is gone for good. The same applies to sending money using prepaid cards.
- Do not buy what you do not understand.

- Ask a neighbor, family member, friend, banker, or trusted advisor if you have doubts about an offer or business.
- Caller ID can help you guard against annoying phone calls and potential scam artists. Remember: "If Caller Unknown, leave it alone!"
- Strengthen Caller ID with the addition of Anonymous Call Rejection and Selective Call Rejection. Virtually all telephone carriers offer these services for a nominal additional fee, if any.
- Review financial statements regularly.
- Order your free credit report once a year through www.annualcreditreport.com
- Shred personal and financial records with a microcut shredder before throwing them away.
- Call law enforcement immediately if you think you have been victimized.
- Never accept the help of someone who calls and offers to help you recover the losses in a scam "for a small fee." Odds are it is the same scam artist coming back for more.





Important Phone Numbers

Nebraska Attorney General's Office	402-471-2682
Nebraska Attorney General's Consumer Division	800-727-6432
Nebraska Association of Area Agencies on Aging	800-942-7830
State Health Insurance Information Program (SHIIP)	800-234-7119
Senior Medicare Patrol (SMP) (Medicare & Medicaid Fraud Waste)	800-942-7830
Adult Protective Services	800-652-1999
Better Business Bureau	800-649-6814
Contractor Registration Certificates	402-471-2239
National Do Not Call Registry	888-382-1222
Federal Trade Commission	877-382-4357
Federal Communications Commission	888-225-5322
U.S. Postal Inspection Service	877-876-2455
Free Credit Report	877-322-8228
Opt-Out (protect your credit by opting out of prescreened credit and insurance offers)	888-567-8688



Important Website and Email Addresses

Nebraska Attorney General's email	ago.consumer@nebraska.gov
Nebraska Attorney General's Main Website	ago.nebraska.gov
Nebraska Attorney General's Consumer Website	protectthegoodlife.nebraska.gov
Nebraska Association of Area Agencies on Aging	www.nebaaaa.org
National Do Not Call Registry	www.donotcall.gov
Better Business Bureau's Charity Registry	www.give.org
Charity Navigator (America's largest independent charity evaluator)	www.charitynavigator.org
Federal Trade Commission	www.ftc.gov
Free Annual Credit Report	www.annualcreditreport.com
Contractor Registration Verification	www.dol.nebraska.gov
Mail and email Preference Service	www.dmachoice.org
Opt-Out (protect your credit by opting out of prescreened credit and insurance offers)	www.optoutprescreen.com



NEBRASKA
DEPARTMENT OF JUSTICE
DOUGLAS J. PETERSON, ATTORNEY GENERAL

For more information on how to avoid being a victim of fraud, contact:

Nebraska Department of Justice
Douglas J. Peterson, Attorney General

Consumer Protection Division
2115 State Capitol Building
Lincoln, NE 68509

Phone (local): (402) 471-2682
Phone (toll-free): (800) 727-6432
Fax: (402) 471-0006



Main Website:

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